

Northern District Of Ohio
United States Bankruptcy Court
201 Superior Avenue
Cleveland, OH 44114-1235
Case No. 05-17526-rb

In re:

Justin Allen Riley
45 West Street
Berea, O 44017

Social Security No.:

xxx-xx-1857

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **it is ordered:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: August 31, 2005
Form ohnb234

/s/ Randolph Baxter
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0647-1
Case: 05-17526

User: jcunn
Form ID: 234

Page 1 of 1
Total Served: 18

Date Rcvd: Aug 31, 2005

The following entities were served by first class mail on Sep 02, 2005.

db +Justin Allen Riley, 45 West Street, Berea, O 44017-2325
aty +Dean Boland, 18123 Sloane Ave., Lakewood, OH 44107-3107
tr +Marvin A Sicherman, 1100 Ohio Savings Plaza, 1801 East 9th Street, Cleveland, OH 44114-3107
14476173 +Beneficial, P.O. Box 10640, Virginia Beach, VA 23450-0640, Acct: 65170800516217
14476163 +Best Buy/Bank One, GE Capital Consumer Card Co, P.O. Box 9001557, Louisville, KY,
Acct: 5348190000309459
14476165 +CBSDNA Assoc/ Citibank, 100 Citibank Dr, P.O. Box 769004, San Antonio, TX 78245-9004,
Acct: 54241801
14476174 +Capital One Bank, P.O. Box 30285, Salt Lake City, UT 84130-0285, Acct: 47912415
14476170 +CitiFinancial, P.O. Box 360606, Strongsville, Ohio 44136-0011, Acct: 607209082131
14476176 +Columbia Gas of Ohio, P.O. Box 9001847, Louisville, KY 40290-1847, Acct: 143565450026
14476164 +FNANB Circuit City, P.O. Box 42364, Richmond, VA 23242-2364, Acct: 1523003150437051
14476167 +Ford Motor Credit, P.O. Box 17948, Greenville, SC 29606-8948, Acct: AVN1 14FJ67
14476175 +Irwin Home Equity, P.O. Box 5029, SanRamon, CA 94583-0929, Acct: 0001127122
14476177 +Kaufmann's, P.O. Box 94934, Cleveland, OH 44101-4934, Acct: 58-577-913-5
14476168 +Portfolio Recovery & Affi., Riverside Commerce Center, 120 Corporate Blvd,
Norwalk, VA 23502-4962, Acct: 17451049
14476172 +Sears HIPS, P.O. Box 555, Columbus, OH 43216-0555, Acct: 0286862275612
14476171 +Sears Premier Card, P.O. Box 182149, Columbus, OH 43218-2149, Acct: 0174510497236

The following entities were served by electronic transmission on Sep 01, 2005 and receipt of the transmission was confirmed on:

14476173 +EDI: HFC.COM Aug 31 2005 23:55:00 Beneficial, P.O. Box 10640, Virginia Beach, VA 23450-0640,
Acct: 65170800516217
14476166 +EDI: CHASE.COM Aug 31 2005 23:54:00 Chase/Shell, P.O. Box 15583, Wilmington, DE 19886-1194,
Acct: 5369933260384413
14476178 +EDI: TSYS.COM Aug 31 2005 23:54:00 JC Penney, P.O. Box, Orlando, FL 32890-0001,
Acct: 196-338-701-21
14476171 +EDI: SEARS.COM Aug 31 2005 23:54:00 Sears Premier Card, P.O. Box 182149,
Columbus, OH 43218-2149, Acct: 0174510497236

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
14476169 List of Creditors:

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2005

Signature:

